

Fill in this information to identify the case:

Debtor 1: Dale Z Stevens

Debtor 2: _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case Number: 15-23629-CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: TIAA, FSB FORMERLY KNOWN AS EVERBANK

Court claim no. (if known): 4-2

Last 4 digits of any number you use to identify the debtor's account: 4 9 0 5

Property Address: 2004 GRANDVIEW AVE
Number Street

MCKEESPORT PA 15132
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/01/2020
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____
MM / DD / YYYY

Debtor 1: Dale Z Stevens
First Name Middle Name Last Name

Case number (if known): 15-23629-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here


The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Andrew M. Lubin
Signature

Date: 08/12/2021

Print: Andrew M. Lubin
First Name Middle Name Last Name

Title: Attorney

Company Milstead & Associates, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1 E. Stow Road
Number Street
Marlton NJ 08053
City State ZIP Code

Contact Phone (856) 482-1400

Email: alubin@milsteadlaw.com

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Dale Z. Stevens,	:	Bankruptcy No. 15-23629-CMB
Debtor,	:	Chapter 13
	:	
TIAA, FSB FORMERLY KNOWN AS	:	
EVERBANK,	:	
Secured Creditor,	:	
	:	
Dale Z. Stevens,	:	
Debtor / Respondent,	:	
	:	
and	:	
Ronda J. Winnecour,	:	
Trustee / Respondent.	:	

**CERTIFICATION OF SERVICE OF
RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on August 12, 2021. The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: electronic notification and first-class mail.

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification," and those served by mail will be listed under the heading "Service by First-Class Mail."

Service by Electronic Notification:

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Email: cmecf@chapter13trusteewdpa.com

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Email: julie.steidl@steidl-steinberg.com

Service by First Class Mail:

Dale Z. Stevens
2004 Grandview Avenue
McKeesport, PA 15132

Dated: August 12, 2021

By: /s/Andrew M. Lubin
Signature

Andrew M. Lubin, Esquire
Typed Name

1 E. Stow Road, Marlton, NJ 08053
Address

(856) 482-1400
Phone No.

54297, Pennsylvania
List Bar I.D. and State of Admission
Attorneys for Secured Creditor
PAWB Local Form 7 (07/13)